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HILL COUNTY, TEXAS

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NOTICE OF FORECLOSURE SALE

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

June 15, 2026

Deed of Trust: Deed of Trust (The term "Deed of Trust" herein shall mean the Deed of Trust as so modified, renewed, and/or extended.)

Dated: April 3, 2014

Trustee: David K. Waggoner

Address: 103 West Elm St., Second Floor, Hillsboro, Texas 76645

Substitute Trustee: Karl R. Quebe

Address: 5400 Bosque Blvd, Suite 312, Waco, Texas 76710

Grantor: Melesa Timmons

Mortgagee: Pointwest Bank (hereafter "Lender")

Recording Information: Vol. 1786, Page 576, Official Public Records of Hill County, Texas.

Legal Description:

All that certain lot, tract or parcel of land being all of Lot Five (5) and the West 45 Feet (45') of lot Four (4), of the COLLEGE HEIGHTS ADDITION to the Town of Abbott, Hill County, Texas, as shown on Plat recorded in Volume 154, Page 122, of the Deed Records of Hill County, Texas.

Note Secured by Deed of Trust: Promissory Note (The term "Note" herein shall mean the Note as so modified, renewed, and/or extended.)

Date: April 3, 2014

Original Principal Amount: \$60,000.00

Maker: Melesa Timmons

Lender: Pointwest Bank

Modification and Extension Agreement: February 25, 2022

Property: All property and improvements as described in the Deed of Trust.

Sale Location: Steps outside East door of Hill County Courthouse, 1 N. Waco Street, Hillsboro, TX 76645; **Or**, if the preceding area is no longer designated area at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

Sale Time: The public auction of the Foreclosure Sale will take place between the hours of 10:00 AM and 4:00 PM. The sale will begin at **10:00 AM** or within three hours from that time.

Sale Date: July 7, 2026

Terms of the Sale: This public Foreclosure Sale will sell all property **"AS IS"** to the highest cash bidder, with the exception of the Lender, who will be allowed to bid credit against the amount owed under the obligation secured in the Deed of Trust.

Due to the default under the terms of the Deed of Trust, the Lender directed the Substitute Trustee to administer the trust provisions.

The above- described Deed of Trust encumbers real property. This document constitutes formal notice by the Lender to foreclose and sell the property as described in the Deed of Trust in accordance with the terms of the Texas Business and Commerce Code and the Deed of Trust.

The Foreclosure Sale will commence on July 7, 2026 between the hours of 10:00 AM and 4:00 PM and in accordance with the details as further set forth above. At that time, the Substitute Trustee will direct the sale of the property described in the Deed of Trust in manner as allowed by the Deed of Trust and applicable Texas law.

If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be posted and filed in accordance with the terms of the Deed of Trust and applicable Texas law. Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, and any rights of recession as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

This property will be sold **"AS IS"** to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

The Substitute Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the Foreclosure Sale.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

THIS DOCUMENT ASSIGNS KARL R. QUEBE AS THE SUBSTITUTE TRUSTEE IDENTIFIED TO CARRY OUT THE SALE OF PROPERTY IDENTIFIED IN THE SECURITY INSTRUMENT AS SET FORTH IN THIS NOTICE OF FORECLOSURE SALE. THE SIGNER OF THIS DOCUMENT IS THE DULY AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



Karl R. Quebe, Substitute Trustee
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